Case 19-21434-GLT Doc 26 Filed 05/16/19 Entered 05/17/19 00:50:34 Desc Imaged

		Certificate of Notice	Page 1 of 4	
Information to	identify the case:			
Debtor 1	Martin L. Veitz		Social Security number or ITIN xxx-x	x-9606
	First Name Middle Name	Last Name	EIN	
Debtor 2	Bonnie S. Veitz		Social Security number or ITIN xxx-x	x-2451
(Spouse, if filing)	First Name Middle Name	Last Name	EIN	
United States Bankruptcy Court WESTERN DIST		DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 4/8/19	
Case number: 19	-21434-GLT			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Martin L. Veitz	Bonnie S. Veitz
2.	All other names used in the last 8 years	aka Martin Lee Veitz	aka Bonnie Sue Veitz
3.	Address	PO Box 468 Koppel, PA 16136	PO Box 468 Koppel, PA 16136
4.	Debtor's attorney Name and address	Mark G. Moynihan Moynihan Law, P.C. 112 Washington PI Ste 230 Pittsburgh, PA 15219	Contact phone 412-889-8535 Email: mark@moynihanlaw.net
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 5/14/19

For more information, see page 2

Debtor Martin L. Veitz and Bonnie S. Veitz

Case number 19–21434–GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	June 10, 2019 at 09:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219			
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/9/19			
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or				
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
	Deadline for all creditors to file a proof of claim Filing deadline: 6/17/19 (except governmental units):				
	Deadline for governmental units to file a proof of Filing deadline: 10/7/19 claim:				
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 6/10/19 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any			
11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, at the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all However, unless the court orders otherwise, the debts will not be discharged until all payme are made. A discharge means that creditors may never try to collect the debt from the debt as provided in the plan. If you want to have a particular debt excepted from discharge unde 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's off you believe that the debtors are not entitled to a discharge of any of their debts under 11 U must file a motion. The bankruptcy clerk's office must receive the objection by the deadline exemptions in line 8.					

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United States Bankruptcy Court
Western District of Pennsylvania

In re:
Martin L. Veitz
Bonnie S. Veitz
Debtors

Case No. 19-21434-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culy Page 1 of 2 Date Rcvd: May 15, 2019 Form ID: 309I Total Noticed: 43

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019. db/jdb Bonnie S. Veitz, PO Box 468, Koppel, PA 16136-0468 +Martin L. Veitz, KML Law Group, P.C., 701 Market Street, aty +James Warmbrodt, Suite 5000, Philadelphia, PA 19106-1541 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, 15029517 St Louis, MO 63179-0034 15029518 +Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2277
+Northwest Bank, Attn: Bankruptcy, PO Box 128, Warren, PA 16365-0128 15029531 662 Woodward Avenue, Detroit, MI 48226-3433 +Quicken Loans, 15029537 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mark@moynihanlaw.net May 15 2019 06:41:42 Mark G. Moyniha Moynihan Law, P.C., 112 Washington Pl Ste 230, Pittsburgh, PA 15219 Mark G. Moynihan, aty sma E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 15 2019 06:42:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 15 2019 06:42:07
Office of the United States Trustee, Liberty Center., 1001
Pittsburgh, PA 15222-3721 ust 1001 Liberty Avenue, Suite 970, +E-mail/Text: kburkley@bernsteinlaw.com May 15 2019 06:42:22 Duquesne Light Company, cr c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 +EDI: PRA.COM May 15 2019 09:43:00 cr PRA Receivables Management, LLC, Norfolk, VA 23541-1021 15029515 +E-mail/Text: bankruptcy@usecapital.com May 15 2019 06:42:29 Capital Accounts, PO Box 140065, Nashville, TN 37214-0065 +EDI: CAPITALONE.COM May 15 2019 09:43:00
Attn: General Correspondence/Bankruptcy, 15029516 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 +EDI: CHRM.COM May 15 2019 09:43:00 Fort Worth, TX 76161-0275 Chrysler Capital, P.O. Box 961275, 15034391 +E-mail/Text: bknotice@ercbpo.com May 15 2019 06:42:12 15029519 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 +EDI: BLUESTEM May 15 2019 09:43:00 Fingerhut, Attn: Bankruptcy, 15029520 PO Box 1250, Saint Cloud, MN 56395-1250 15029521 +EDI: BLUESTEM May 15 2019 09:43:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 15032987 +E-mail/Text: paparalegals@pandf.us May 15 2019 06:42:27 Gregg L. Morris, Esquire, Patenaude & Felix, A.P.C., 501 Canonsburg, PA 15317-8584 EDI: IRS.COM May 15 2019 09:43:00 501 Corporate Drive, Southpointe Center, Ste 205, 15029522 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 15029523 +EDI: RESURGENT.COM May 15 2019 09:43:00 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497 +EDI: RESURGENT.COM May 15 2019 09:43:00 15029524 LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269 +EDI: RESURGENT.COM May 15 2019 09:43:00 15029525 LVNV Funding, LLC, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115 EDI: RESURGENT.COM May 15 2019 09:43:00 15031636 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +EDI: MERRICKBANK.COM May 15 2019 09:43:00 15029526 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001 15029527 +EDI: CBS7AVE May 15 2019 09:43:00 Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364 +EDI: NHCLLC.COM May 15 2019 09:43:00 15029528 National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209 15029529 +E-mail/Text: Bankruptcies@nragroup.com May 15 2019 06:42:27 National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015 15029530 +E-mail/Text: Bankruptcies@nragroup.com May 15 2019 06:42:27 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036 EDI: AGFINANCE.COM May 15 2019 09:43:00 ONEMAIN, P.O. BOX 3251, 15032777 EVANSVILLE, IN 47731-3251 +EDI: AGFINANCE.COM May 15 2019 09:43:00 15029533 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013 15029535 EDI: PRA.COM May 15 2019 09:43:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502 EDI: PRA.COM May 15 2019 09:43:00 15029536 Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 15 2019 06:42:00 15029534 Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001

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		Form ID: 309I	Total Noticed:	43	
Notice by		ssion was sent to the	e following persons/entit	ies by the Banl	kruptcy Noticing Center
15029538	+E-mail/Text:	bankruptcyteam@quickrd Avenue, Detroit,	mi 48226-1906	06:42:17 Q1	uicken Loans,
15029539		M May 15 2019 09:43:0 TX 76161-0244	00 Santander Consumer	USA, P.O. Bo	ox 961245,
15030399		M May 15 2019 09:43:0		c/o of PRA Rece	eivables Management, LLC,
15029540		M May 15 2019 09:43:0		mart, Attn:	Bankruptcy,
15029541			@tsico.com May 15 2019 0 B, Wilmington, DE 19850		answorld Sys Inc/51,
15029542	+EDI: VERIZON Attn: Veriz	COMB.COM May 15 2019	09:43:00 Verizon Wir ry Admini, 500 Technolo	eless,	,
15029543	+EDI: WFFC.CC	M May 15 2019 09:43:(7, Irvine, CA 92623		Services, A	ttn: Bankruptcy,
15029544		M May 15 2019 09:43:0 , NC 28590-1697	00 Wells Fargo Dealer	Services, Po	O Box 1697,
					TOTAL: 35
cr	***** BYPASSED RE Quicken Loan		ole, * duplicate) *****		
15029532	##+Northwest Co	nsumer Discount, 16	02 7th Ave, Beaver Fal	ls, PA 15010-4	012 TOTALS: 1, * 0, ## 1
Addresses marked $'+'$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.					

Transmission times for electronic delivery are Eastern Time zone.

User: culy

District/off: 0315-2

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Mark G. Moynihan on behalf of Debtor Martin L. Veitz mark@moynihanlaw.net,

moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Joint Debtor Bonnie S. Veitz mark@moynihanlaw.net,

moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6

Date Royd: May 15, 2019